

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization International Bureau



(43) International Publication Date  
9 June 2005 (09.06.2005)

PCT

(10) International Publication Number  
**WO 2005/052801 A1**

(51) International Patent Classification<sup>7</sup>: **G06F 12/14, 17/60, 157/00**

(21) International Application Number:  
PCT/AU2004/001663

(22) International Filing Date:  
26 November 2004 (26.11.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
2003906527 26 November 2003 (26.11.2003) AU

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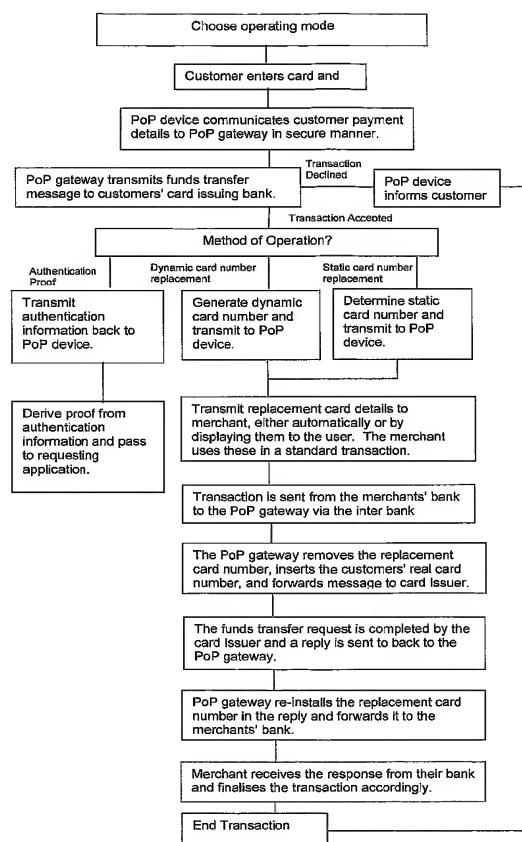
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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM,

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(54) Title: SECURE PAYMENT SYSTEM



(57) Abstract: The present invention provides a system for the authentication by a card-issuing financial institution of identifying information of a card-holding user of a public data network, including: a secure data entry device connected to the public data network; and a gateway device connected to the public data network and to a private data network used for transmitting messages between financial institutions; wherein the secure data entry device includes means for the user to enter identifying information of a card issued by the card issuing financial institution, and means for transmitting the identifying information in a secure manner over the public data network to the gateway device; and wherein the gateway device includes means for transmitting the identifying information to the card-issuing financial institution and for receiving an approval response from the card-issuing financial institution over the private data network; whereby the approval response provides authentication of the identifying information by the card-issuing financial institution.

WO 2005/052801 A1



TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM,  
ZW.

(84) **Designated States** (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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— *as to the identity of the inventor (Rule 4.17(i)) for all designations*

**Published:**

— *with international search report*

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*